

*GROUP LONG-TERM DISABILITY INSURANCE*  
Employer-Funded and Employee-Paid Plans



PRODUCT  
SPECIFICATIONS



Whether due to accident or illness, an extended absence from work can put significant strain on an employee's assets and your business's productivity. But with long-term disability (LTD) coverage from American General Life Companies (American General), both are protected.

Available on both employer-funded and employee-paid platforms, Group LTD insurance offers the protection of a solid disability income policy with additional advantages such as rehabilitation benefits and workplace modification provisions. And, our Employee Assistance Program (EAP) is designed to help you increase productivity by helping employees achieve an optimal work/life balance. Something that benefits everyone involved.

Best of all, Group Long-Term Disability insurance is brought to you by your one-stop source for exceptional products designed specifically for today's workforce: Employee Benefit Solutions.

### **Plan Highlights**

- Flexible plan designs to meet a variety of needs.
- Return-to-work provisions to assist employees' transition to the workplace.
- Waives disability premiums during any covered disability.
- Seamless waiver of life premium claim workflow (disability and life clients).
- Several claim submission options (vary by group).
- EAP with Work/Life resource and referral services.

### **Coverage from All Angles**

When everything you need is in one place, life is just easier for you and your employees. Our integrated group disability offering—group short-term disability (STD), long-term disability and Family Medical Leave Act (FMLA) Administration program—helps make running your business and benefiting your employees a bit easier. One in-house disability claims center makes all aspects of claims management—from intake to reporting—more convenient and more efficient.

We also help ease the burden of managing your disability benefits by utilizing a single claims form serving both STD and LTD, endorsing a paperless environment for accurate and effective claims management and operating a co-located call center for all claims-related customer service. Because our STD, LTD and FMLA offerings are fully integrated, you will save time, money and energy.

In addition, statutory disability plans are available in NY (DBL) and NJ (TDB).

For more information on Group Long-Term Disability insurance, contact your Agent, Broker or Employee Benefit Solutions Representative. Or visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits).

## Group LTD Employer-Funded Plan Provisions\*

	2-9 Lives	10-499 Lives <sup>1</sup>	500-Plus Lives
<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>180 days (standard)</li> <li>90 days</li> </ul>	<ul style="list-style-type: none"> <li>180 days (standard)</li> <li>90 days, 365 days</li> <li>End of salary continuation/sick pay</li> </ul>	<ul style="list-style-type: none"> <li>180 days (standard)</li> <li>90 days, 120 days, 150 days, 365 days</li> <li>End of salary continuation/sick pay</li> </ul>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>60% of monthly earnings (standard)</li> <li>40%, 50%</li> </ul>	<ul style="list-style-type: none"> <li>60% of monthly earnings (standard)</li> <li>40%, 50%, 66⅔%</li> </ul>	<ul style="list-style-type: none"> <li>60% of monthly earnings (standard)</li> <li>40%, 50%, 66⅔%</li> </ul>
<b>Maximum Monthly Benefit</b>	Up to \$6,000	<ul style="list-style-type: none"> <li>Up to \$6,000 (standard)</li> <li>Up to \$10,000 (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$6,000 (standard)</li> <li>Up to \$10,000 (options vary by group)</li> <li>Higher amounts may be available (options vary by group)</li> </ul>
<b>Regular Occupation Period</b>	24 months	<ul style="list-style-type: none"> <li>24 months (standard)</li> <li>12 months</li> <li>Unlimited (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>24 months (standard)</li> <li>12 months, 36 months, 60 months</li> <li>Unlimited (options vary by group)</li> </ul>
<b>Benefit Duration</b>	<ul style="list-style-type: none"> <li>SSNRA</li> <li>To age 65/ADEA1</li> </ul>	<ul style="list-style-type: none"> <li>SSNRA (standard)</li> <li>To age 65/ADEA1</li> <li>2 years, 5 years</li> </ul>	<ul style="list-style-type: none"> <li>SSNRA (standard)</li> <li>To age 65/ADEA1</li> <li>2 years, 5 years</li> </ul>
<b>Pre-Existing Condition Exclusion</b>	3/12	<ul style="list-style-type: none"> <li>3/12 (standard)</li> <li>Various options by group and state</li> </ul>	<ul style="list-style-type: none"> <li>3/12 (standard)</li> <li>Various options by group and state</li> </ul>
<b>Rehabilitation Program</b>	<ul style="list-style-type: none"> <li>With rehabilitative benefits, 5% for 12 months</li> <li>With child care expenses, \$500 per month</li> </ul>	<ul style="list-style-type: none"> <li>With rehabilitative benefits, 5% for 12 months</li> <li>With child care expenses, \$500 per month</li> </ul>	<ul style="list-style-type: none"> <li>With rehabilitative benefits, 5% for 12 months</li> <li>With child care expenses, \$500 per month</li> </ul>
<b>Return-to-Work Incentive</b>	Applies first 12 months of disability payments	Applies first 12 months of disability payments	Applies first 12 months of disability payments
<b>Definition of Disability</b>	Zero-day residual	Zero-day residual	Zero-day residual
<b>Waiver of DI Premium</b>	Included	Included	Included
<b>Minimum Monthly Benefit</b>	Greater of \$100 or 10% of the GMB	<ul style="list-style-type: none"> <li>Greater of \$100 or 10% of the GMB (standard)</li> <li>\$50, \$100</li> </ul>	<ul style="list-style-type: none"> <li>Greater of \$100 or 10% of the GMB (standard)</li> <li>\$50, \$100</li> </ul>
<b>Partial Disability Benefit</b>	Proportionate loss	Proportionate loss	<ul style="list-style-type: none"> <li>Proportionate loss (standard)</li> <li>Dollar-for-dollar</li> <li>50% offset</li> </ul>
<b>Workplace Modification</b>	Lesser of \$10,000 or the liability of the LTD claim	Lesser of \$10,000 or the liability of the LTD claim	Lesser of \$10,000 or the liability of the LTD claim
<b>Conversion Privilege</b>	Not available	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>Included (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>Included (options vary by group)</li> </ul>
<b>Education Benefit</b>	Not available	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>\$100, \$200, \$300, \$400, \$500</li> </ul>	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>\$100, \$200, \$300, \$400, \$500</li> </ul>
<b>Survivor Benefit</b>	3 times monthly payment after 180 days of disability	3 times monthly payment after 180 days of disability	<ul style="list-style-type: none"> <li>3 times monthly payment after 180 days of disability (standard)</li> <li>6 times monthly payment after 180 days of disability</li> </ul>
<b>COLA</b>	Not available	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>1-3% or one half of the consumer price index (CPI) (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>1-3% or one half of the CPI (options vary by group)</li> </ul>
<b>Catastrophic Benefit</b>	Not available	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>10-20% for 6 to 12 months (options vary by group)</li> </ul>	<ul style="list-style-type: none"> <li>Not included (standard)</li> <li>10-20% for 6 to 12 months (options vary by group)</li> </ul>

<sup>1</sup>Additional options may be available for 100-plus lives groups.

## Group LTD Employer-Funded Plan Provisions\* (continued)

	2-9 Lives	10-499 Lives <sup>1</sup>	500-Plus Lives
<b>Self-Reported Condition Limitation</b>	<ul style="list-style-type: none"> <li>24 months lifetime (standard)</li> <li>No limit</li> </ul>	<ul style="list-style-type: none"> <li>24 months lifetime (standard)</li> <li>No limit</li> </ul>	<ul style="list-style-type: none"> <li>24 months lifetime (standard)</li> <li>12 months lifetime</li> <li>No limit</li> </ul>
<b>Mental/Nervous, Drug and Alcohol Limitations</b>	24 months lifetime	24 months lifetime	<ul style="list-style-type: none"> <li>24 months lifetime (standard)</li> <li>24 months mental/nervous only</li> </ul>
<b>Employee Assistance Program (EAP)<sup>2</sup></b>	Not available	<ul style="list-style-type: none"> <li>Telephonic EAP/online Work/Life services (standard)</li> <li>Telephonic EAP/full Work/Life services</li> </ul>	<ul style="list-style-type: none"> <li>Telephonic EAP/online Work/Life services (standard)</li> <li>Telephonic EAP/full Work/Life services</li> <li>Face-to-face EAP/full Work/Life services</li> </ul>
<b>Rate Guarantee</b>	<ul style="list-style-type: none"> <li>24 months (standard)</li> <li>12 months</li> </ul>	<ul style="list-style-type: none"> <li>24 months (standard)</li> <li>12 months</li> </ul>	<ul style="list-style-type: none"> <li>24 months (standard)</li> <li>12 months</li> </ul>
<b>My Life Values<sup>3</sup></b>	Included	Not available	Not available

## Group LTD Employee-Paid Plan Provisions\*

<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>180 days (standard)</li> <li>90 days</li> </ul>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>60% of monthly earnings (standard)</li> <li>40%, 50%</li> </ul>
<b>Maximum Monthly Benefit</b>	\$100 increments up to \$6,000
<b>Regular Occupation Period</b>	24 months
<b>Benefit Duration</b>	<ul style="list-style-type: none"> <li>SSNRA (standard)</li> <li>2 years, 5 years</li> </ul>
<b>Pre-Existing Condition Exclusion</b>	<ul style="list-style-type: none"> <li>12/6/24 (standard)</li> <li>3/12, 6/12, 12/12, 12/24</li> </ul>
<b>Rehabilitation Program</b>	<ul style="list-style-type: none"> <li>With rehabilitative benefits, 5% for 12 months</li> <li>With child care expenses, \$500 per month</li> </ul>
<b>Return-to-Work Incentive</b>	Applies first 12 months of disability payments
<b>Definition of Disability</b>	Zero-day residual
<b>Waiver of DI Premium</b>	Included
<b>Minimum Monthly Benefit</b>	Greater of \$100 or 10% of the GMB
<b>Partial Disability Benefit</b>	Proportionate loss
<b>Workplace Modification</b>	Lesser of \$10,000 or the liability of the LTD claim
<b>Survivor Benefit</b>	3 times monthly payment after 180 days of disability
<b>Self-Reported Condition Limitation</b>	<ul style="list-style-type: none"> <li>24 months lifetime (standard)</li> <li>No limit</li> </ul>
<b>Mental/Nervous, Drug and Alcohol Limitation</b>	24 months lifetime
<b>Rate Guarantee</b>	<ul style="list-style-type: none"> <li>24 months (standard)</li> <li>12 months</li> </ul>

\*Plan provisions are subject to state insurance law, and may vary due to such law.

<sup>2</sup>EAP and Work/Life services are provided by Harris Rothenberg International (HRI), LLC. These services are not insurance, and are not provided by one of the American General companies.

<sup>3</sup>Provides online access to valuable work-life resources and retail discounts from Work & Family Benefits, Inc.—all at no additional cost. Not an insurance product.

# Employee Assistance Program (EAP)

## Program Highlights

- Help your employees and their family members handle both personal and work-related problems that may affect job performance. Master's-level and Ph.D.-level Counselors are available to advise employees facing complex life situations.
- Give owners, managers, and supervisors the tools and resources they need to address legal, financial and operational concerns.
- Provide employees with tools and training to effectively deal with issues at home and at work.
- Attract and retain a stable workforce with employee benefits that showcase your commitment to personal support and growth.

## Program Options

Program Features	Core Program Telephonic EAP with Online Work/Life Services	Buy-Up Option 1 Telephonic EAP with Full Work/Life Services	Buy-Up Option 2 (for groups with 500-plus employees) Face-to-Face EAP with Full Work/Life Services
24/7 toll-free access to Master's- or Ph.D.-level Counselor for assessment, referrals, and counseling for personal and professional issues.	✓	✓	Same as core program plus in-person counseling with a network affiliate
Comprehensive online and telephonic employer resources including management consultations, employee referrals for performance issues and online <i>Tools for Managers</i> .	✓	✓	✓
Legal and Financial services include a 30-minute free consultation with a network attorney, CPA or financial expert and 25 percent off providers' fees thereafter.	✓	✓	✓
Work/Life services for help with daily issues from child care to adult care to education to home repairs. Online services include the interactive <i>My Child Care Assistant</i> <sup>SM</sup> and <i>My Elder Care Assistant</i> <sup>SM</sup> to help participants assess their concerns and find local resources.	✓	Same as core program, plus telephonic access to Work/Life Specialists for assessment, consultation, referrals to local resources with availability screening and educational packets	Same as core program, plus telephonic access to Work/Life Specialists for assessment, consultation, referrals to local resources with availability screening and educational packets
Online access to over 70 locators to find local resources, thousands of articles, newsletters, quizzes, interactive assessments, Cool Minds <sup>SM</sup> site for children, Think Global <sup>SM</sup> and multimedia tools including webinars, podcasts and audio files.	✓	✓	✓
EAP Counselors follow up with all members to ensure satisfaction.	✓	✓	✓

## Pre-Existing Conditions and Exclusions (state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges
- Received medical treatment, consultation, care or services, including diagnostic measures
- Took prescribed drugs or medicines

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.

## Exclusions and Assumptions

- Evidence of insurability is required for all late entrants
- The group policy does not cover any disability caused by, contributed to by or resulting from:
  - Loss of professional license, occupational license or certification
  - Intentionally self-inflicted injuries, while sane or insane
  - Active participation in a riot
  - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law
  - Insurrection, war, declared or undeclared, or any act of war
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction

Monthly benefit based on a percentage of employee earnings or a flat amount, if elected. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. The monthly benefit will be reduced by the amount of any income the insured received or is entitled to receive that month from sources including Federal Social Security Act or the Railroad Retirement Act, the disability sickness laws of any state, workers' compensation, or a mandatory state auto reparation or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources.

Policies issued by:

### **AIG Life Insurance Company**

Wilmington, Delaware

Policy Form Number G-DIS-41000

### **American International Life Assurance Company of New York**

New York, New York

Policy Form Number G-DIS-31000

[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AIG Life Insurance Company and American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AIG Life Insurance Company and American International Life Assurance Company of New York are each insurer's own responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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